

**REMARKS**

Applicant has cancelled Claims 34-36 without prejudice. Claims 24 and 37-40 were previously cancelled. Claims 1-23 and 25-33 are now pending in this application.

In an Office Action dated July 28, 2004, restriction to one of the following inventions was requested under 35 U.S.C. 121:

- Group I: Claims 1-23 and 25-33 drawn to a computer-implemented method for managing risk variables associated with government regulation.
- Group II: Claims 34-35 drawn to a computerized system for managing risk.
- Group III: Claim 36 drawn to a computer executable program code residing on a computer-readable medium.

Applicant hereby elects, without traverse, Group I (Claims 1-23 and 25-33, drawn to computer-implemented method for managing risk variables associated with government regulation).

Applicant expressly reserves the right to the non-elected subject matter including the right to file one or more continuation and/or divisional applications to that subject matter, as now embraced in non-elected Claims 34-36.

Response to Restriction Requirement  
U.S. Patent Application No. 10/074,584  
Docket No. 3499-218

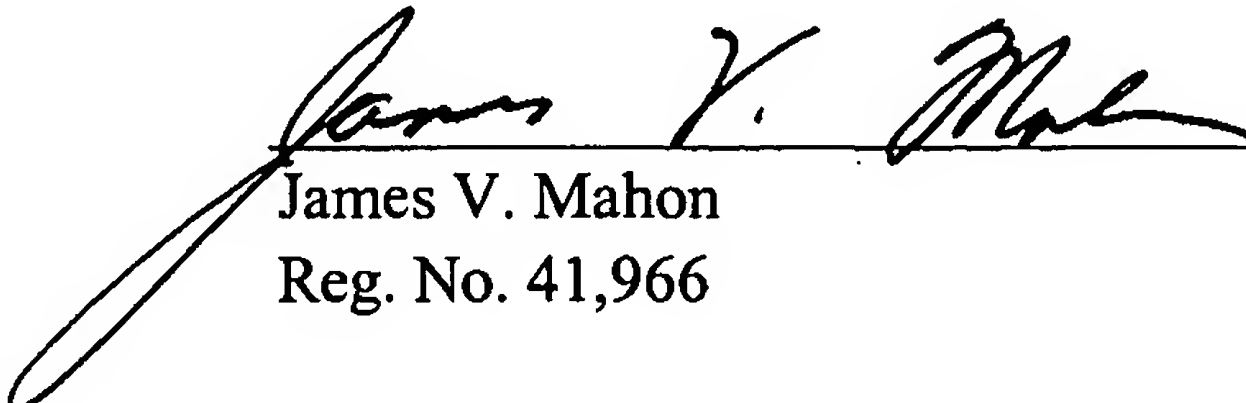
**CONCLUSION**

Claims 1-23 and 25-33 are now pending and believed to be in proper form for allowance.

Please charge any fees for this response or credit any overpayments to Deposit Account No. 50-0521.

Respectfully submitted,

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